

United States Bankruptcy Court
Southern District of Mississippi

In re:
Janisia Lanice Kimbrough
Debtor

Case No. 25-00982-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3

User: mssbad

Page 1 of 3

Date Rcvd: Apr 17, 2025

Form ID: hn006jaw

Total Noticed: 60

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Janisia Lanice Kimbrough, P.O. Box 321105, Flowood, MS 39232-1105 |
| 5498652 | + Allstate, PO Box 12055, Roanoke, VA 24022-2055 |
| 5498653 | Arrow Mountain Funding, P.O. Box 2503, Kahnawake, QC |
| 5498656 | Bluefrog, 1855 Bowles Ave, Flovilla, GA 30216 |
| 5498665 | + Destiny, P.O. Box 2303, Columbus, GA 31902-2303 |
| 5498667 | + Empower, 10700 Nall Ave, Leawood, KS 66211-1206 |
| 5498672 | + Global Lending, 5 Concourse Pkwy, Atlanta, GA 30328-7104 |
| 5498673 | Hope Federal Credit Union, Jackson Med Mall, Jackson, MS 39213 |
| 5498680 | + Lendy, LLC, Po Box 9035, Dayton, OH 45409-9035 |
| 5498684 | + MS Title Loan, 2260 Hwy 80 E, Ste B, Pearl, MS 39208-3321 |
| 5498688 | + Premier Bankcard, P.O. Box 2208, Vacaville, CA 95696-8208 |
| 5498691 | Renesant Bank, 9027 Hwy 15 N, Ackerman, MS 39735 |
| 5498695 | + Spotloan, P.O. Box 927, Palatine, IL 60078-0927 |
| 5498703 | US Dept of Education, PO Box 5202, Greenville, TX 75403-5202 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| 5499408 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Apr 17 2025 19:44:00 | Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961 |
| 5498649 | + Email/Text: bnc@teampurpose.com | Apr 17 2025 19:44:00 | Advance America, 4237-B Lakeland Dr, Flowood, MS 39232-9212 |
| 5498650 | + Email/Text: bankruptcy@af247.com | Apr 17 2025 19:44:00 | Advance Financial, 100 Oceanside Drive, Nashville, TN 37204-2351 |
| 5498651 | + Email/PDF: AffirmBKNotifications@resurgent.com | Apr 17 2025 19:48:02 | Affirm, Inc., P.O. Box 720, San Francisco, CA 94104-0720 |
| 5498654 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Apr 17 2025 19:44:00 | Aspire Credit Card, Po Box 105555, Atlanta, GA 30348-5555 |
| 5498655 | + Email/Text: bk@avant.com | Apr 17 2025 19:44:00 | Avant/WebBank, 222 N. Lasalle St, Chicago, IL 60601-1003 |
| 5498657 | + Email/Text: bankruptcy@bmgmoney.com | Apr 17 2025 19:44:00 | BMG Money, 1221 Brickell Ave, Miami, FL 33131-3224 |
| 5498659 | Email/Text: cfcbackoffice@contfinco.com | Apr 17 2025 19:44:00 | Continental Finance Co, Pob 8099, Newark, DE 19714 |
| 5498660 | Email/Text: cfcbackoffice@contfinco.com | Apr 17 2025 19:44:00 | Continental Finance Company, 4550 New Linden Hill Road, Wilmington, DE 19808 |
| 5498699 | Email/Text: cfcbackoffice@contfinco.com | Apr 17 2025 19:44:00 | Surge, P.O. Box 8099, Newark, DE 19714 |
| 5498705 | Email/Text: cfcbackoffice@contfinco.com | Apr 17 2025 19:44:00 | Verve, P.O. Box 8099, Newark, DE 19714 |

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| 5498658 | + Email/Text: bkinfo@ccfi.com | Apr 17 2025 19:44:00 | Cashcentral.com, 84 East 2400 North, Logan, UT 84341-2902 |
| 5498661 | + Email/Text: bankruptcy_notifications@ccsusa.com | Apr 17 2025 19:44:00 | Credit Coll, Po Box 607, Norwood, MA 02062-0607 |
| 5498662 | + Email/Text: bankruptcy_notifications@ccsusa.com | Apr 17 2025 19:44:00 | Credit Collection Serc, 725 Canton St, Norwood, MA 02062-2679 |
| 5498663 | + Email/PDF: creditonebknotifications@resurgent.com | Apr 17 2025 19:48:11 | Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872 |
| 5498664 | + Email/PDF: DellBKNotifications@resurgent.com | Apr 17 2025 19:48:06 | Dell Financial Services, Po Box 81607, Austin, TX 78708-1607 |
| 5498668 | Email/Text: disputes@soaren-management.com | Apr 17 2025 19:44:00 | Fineday Funds, P.O. Box 457, Keshena, WI 54135 |
| 5498666 | Email/Text: cxs-doc-access@earnin.com | Apr 17 2025 19:44:00 | Earnin, 200 Portage Ave, Palo Alto, CA 94306 |
| 5498669 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Apr 17 2025 19:48:06 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 5498670 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Apr 17 2025 19:44:00 | Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499 |
| 5498671 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Apr 17 2025 19:44:00 | Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499 |
| 5498674 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Apr 17 2025 19:44:00 | Indigo, P.O. Box 205458, Dallas, TX 75320-5458 |
| 5498676 | + Email/Text: ebone.woods@usdoj.gov | Apr 17 2025 19:44:00 | Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025 |
| 5498675 | Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 17 2025 19:44:00 | Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 5498678 | Email/Text: todd@kwikcashonline.com | Apr 17 2025 19:44:00 | Kwikcash, Inc., 9150 Irvine Center Dr, Irvine, CA 92618 |
| 5498677 | + Email/Text: bankruptcy@kikoff.com | Apr 17 2025 19:44:00 | Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423 |
| 5498683 | Email/Text: ml-ebn@missionlane.com | Apr 17 2025 19:44:00 | Mission Lane, PO Box 105286, Atlanta, GA 30304 |
| 5498681 | Email/Text: collections@memexcu.com | Apr 17 2025 19:44:00 | Members Exchange, P.O. Box 31049, Jackson, MS 39286-1049 |
| 5498682 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Apr 17 2025 19:44:00 | Milestone, P.O. Box 4499, Beaverton, OR 97076-4499 |
| 5498685 | + Email/PDF: bankruptcy_prod@navient.com | Apr 17 2025 19:48:10 | Navient, Po Box 9500, Wilkes Barre, PA 18773-9500 |
| 5498686 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Apr 17 2025 19:44:00 | Nelnet, Po Box 82561, Lincoln, NE 68501-2561 |
| 5498687 | Email/Text: bankruptcy@possiblefinance.com | Apr 17 2025 19:44:00 | Possible Finance, PO Box 98686, Las Vegas, NV 89193 |
| 5498689 | + Email/Text: ecfbankruptcy@progleasing.com | Apr 17 2025 19:44:00 | Progressive Leasing, 256 W Data Dr, Draper, UT 84020-2315 |
| 5498692 | Email/Text: bankruptcy@republicfinance.com | Apr 17 2025 19:44:00 | Republic Finance, 3405 Old Brandon Rd, Pearl, MS 39208 |
| 5498690 | ^ MEBN | Apr 17 2025 19:41:32 | Reflex, P.O. Box 31292, Tampa, FL 33631-3292 |
| 5498693 | Email/Text: credit-bureau-reporting-disputes@sezzle.com | Apr 17 2025 19:44:00 | Sezzle, 251 1st Ave, Minneapolis, MN 55401 |
| 5498694 | + Email/Text: bkinfo@ccfi.com | Apr 17 2025 19:44:00 | Speedy Cash, PO Box 550, Cleveland, TN 37364-0550 |
| 5498696 | ^ MEBN | Apr 17 2025 19:41:30 | Sst/tabbank, 4315 Pickett Rd, Saint Joseph, MO 64503-1600 |

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|---------|---|----------------------|---|
| 5498697 | + Email/Text: megan.massey@statewidefcu.org | Apr 17 2025 19:44:00 | Statewide FCU, Pob 320483, Flowood, MS 39232-0483 |
| 5498698 | + Email/Text: bankruptcy@braviant.com | Apr 17 2025 19:44:00 | Sunupfin, P. O. Box 4356, Dept # 1557, Houston, TX 77210-4356 |
| 5498700 | + Email/Text: compliance@libertyloans.com | Apr 17 2025 19:44:00 | TAB Bank, 901 Yamgto Road, Boca Raton, FL 33431-4497 |
| 5498679 | Email/Text: BankruptcyNotices@shear.net | Apr 17 2025 19:44:00 | Lendly, 3280 N University Ave, Provo, UT 84604 |
| 5498701 | Email/Text: bankruptcy@towerloan.com | Apr 17 2025 19:44:00 | Tower Loan, Pob 320001, Flowood, MS 39232 |
| 5498702 | ^ MEBN | Apr 17 2025 19:41:22 | US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001 |
| 5498704 | + Email/Text: ebone.woods@usdoj.gov | Apr 17 2025 19:44:00 | US Dept of Education, c/o U.S. Attorney, 501 E. Court St, Ste 4.430, Jackson, MS 39201-5025 |
| 5498706 | + Email/PDF: Bankruptcynoticesauto@wellsfargo.com | Apr 17 2025 19:48:11 | Wells Fargo, 800 Walnut, Des Moines, IA 50309-3891 |

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|---|
| Thomas Carl Rollins, Jr | on behalf of Debtor Janisia Lanice Kimbrough trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com |
| Torri Parker Martin | tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com |
| United States Trustee | USTPRegion05.JA.ECF@usdoj.gov |

TOTAL: 3

Form hn006jaw (07/21)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

Janisia Lanice Kimbrough

CASE NO. 25-00982-JAW

DEBTOR.

CHAPTER 13

NOTICE OF HEARING AND DEADLINES

The Debtor has filed a Motion to Extend Automatic Stay (the "Motion") (Dkt. #13) with the Court in the above-styled case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you might wish to consult one.)

The Court will hold an evidentiary hearing (the "Hearing") on May 12, 2025, at 10:00 AM in the Thad Cochran United States Courthouse, Bankruptcy Courtroom 4C, 501 East Court Street, Jackson, Mississippi, to consider and act upon the Motion.

If you do not want the Court to grant the Motion, or if you want the Court to consider your views on the Motion, you or your attorney must file a written response explaining your position so that the Court receives it on or before May 6, 2025 (Response Due Date). Please note that a corporation, partnership, trust, or other business entity, other than a sole proprietorship, may appear and act in Bankruptcy Court only through a licensed attorney. Attorneys and Registered Users of the Electronic Case Filing (ECF) system should file any response using ECF. Others should file any response at U.S. Bankruptcy Court, Thad Cochran U.S. Courthouse, 501 East Court Street, Suite 2.300, Jackson, MS 39201. If you file a response, you or your attorney are required to attend the Hearing. The Hearing will be electronically recorded by the Court.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the Motion. If no response is filed, and the debtor has filed a declaration in support of the motion, in accordance with Miss. Bankr. L.R. 4001-1(e)(1)(B) or 4001-1(f)(1)(A), the Court may grant the Motion without conducting a Hearing.

Dated: 4/17/25

Danny L. Miller, Clerk of Court
U.S. Bankruptcy Court
Thad Cochran U.S. Courthouse
501 E. Court Street
Suite 2.300
Jackson, MS 39201
601-608-4600

Courtroom Deputy
601-608-4642 (use to advise of settlement)
601-608-4693

Parties Noticed:

ALL CREDITORS AND PARTIES LISTED ON THE COURT'S MAILING MATRIX